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DAVID P. CUSICK, #160467 TRUSTEE
NEIL ENMARK, #159185, attorney for Trustee
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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

IN RE:)	Case No: 24-24597-A-13C
)	DCN: DPC-1
)	
AYANNA UMEKA SPIKES)	DECLARATION OF KRISTEN KOO
)	IN SUPPORT OF TRUSTEE'S
)	OBJECTION TO CONFIRMATION
)	
)	DATE: 12/17/2024
)	TIME: 9:00 A.M.
)	JUDGE: CLEMENT
<u>Debtors</u>)	COURTROOM: 28, 7 TH FLOOR

I, KRISTEN KOO, do hereby state and declare as follows:

1. I am over the age of eighteen years old and not a party to this action.

2. I am employed by DAVID P. CUSICK, TRUSTEE, and in the course of my employment, I have become familiar with his records and procedures, and the records of this case, and I can testify as to both.

3. I have reviewed the Trustee's records, which normally include copies of the documents filed with the Court.

4. This case was filed on 10/12/2024 and the Debtor's first plan payment was due on 11/25/2024. The Debtor did not make their first plan payment and is delinquent \$2,000.00 in their plan payments.

5. In my review of the Debtor's Schedules A/B and C, it appears to me that the liquidation amount in this case is \$105,770.00 based on equity in assets, including bank accounts, utility deposits, copyrights and a claim against a third party. The plan proposes to pay 0% to the unsecured creditors.

6. The Debtor has included non-standard provisions commonly known as the “Ensminger Provisions.” The Trustee has reviewed the provisions and while they do comply with the provisions that some of the departments have approved, it is my understanding that this department does not approve such provisions as they are perceived to be an impermissible modification of the mortgage.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 11/26/2024 at Elk Grove, California.

/s/ Kristen Koo
Kristen Koo